

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 19-27600-ABA  
Chapter: 7  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Megan B. Gilberg  
fka Megan B. Cohen  
1600 Hagys Ford Rd  
Unit 9X  
Penn Valley, PA 19072

Social Security No.:  
xxx-xx-6785

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF FINAL ACCOUNT(S) OF TRUSTEE,  
OF HEARING ON APPLICATIONS FOR COMPENSATION  
(AND OF HEARING ON ABANDONMENT OF PROPERTY BY THE TRUSTEE)**

THE FINAL REPORT(S) and account(s) of the trustee in this case having been filed,

NOTICE IS HEREBY GIVEN that there will be a hearing held before Honorable Andrew B. Altenburg Jr.  
on:

DATE: February 23, 2023  
TIME: 02:00 PM  
LOCATION: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101-2067

for the purpose of examining and passing on the report(s) and account(s), acting on applications for compensation  
and transacting such other business as may properly come before the court. Attendance by creditors is welcomed, but  
not required.

The account of the trustee shows:

TOTAL RECEIPTS:	\$40,000.00
TOTAL DISBURSEMENTS:	\$122.40
BALANCE ON HAND:	\$39,877.60

In addition to expenses of administration as may be allowed by the court, claims secured by liens and claims entitled  
to priority must be paid in advance of any dividends to general creditors. The following applications for  
compensation have been filed: (creditors may be heard before the applications are determined)

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APPLICANT(S)  
Joseph D. Marchand, Trustee

COMMISSION OR FEES  
\$4,750.00

EXPENSES  
\$76.24

The trustee's application to abandon the following property will be heard and acted upon:  
Applicant requests the Clerks Office to forward the Notice of Trustees formal Abandonment of the debtor(s) Books and Records, with said abandonment to become effective on the return date of the Final Hearing scheduled in this case, if no objection is filed thereto.

The trustee's reports are available for inspection in the clerks office.

Any objection to the trustee's Final Report and Account must be filed (7) seven days prior to the above date and will be heard at that time of the final meeting.

Dated: January 20, 2023

JAN: eag

Jeanne Naughton  
Clerk

In re:  
Megan B. Gilberg  
Debtor

Case No. 19-27600-ABA  
Chapter 7

District/off: 0312-1  
Date Rcvd: Jan 20, 2023

User: admin  
Form ID: 192

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Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2023:**

Recip ID	Recipient Name and Address
db	+ Megan B. Gilberg, 1600 Hagys Ford Rd, Unit 9X, Penn Valley, PA 19072-1049
aty	+ Joseph A. McCormick, Jr., McDowell Law, PC, 46 West Main Street, Maple Shade, NJ 08052-2432
aty	+ Joseph McCormick, 46 West Main Street, Maple Shade, NJ 08052-2432
sp	+ Rochelle Bobman, Bort Law, 1260 Valley Forge Road, Suite 104, Phoenixville, PA 19460-2691
518744478	+ Arcadia Recovery Bureau, LLC, P.O. Box 6768, Reading, PA 19610-0768
518459343	+ Bank of America, N.A., c/o John J. Sheerin, Esquire, Mullooly, Jeffrey, Rooney & Flynn, LLP, 6851 1 Jericho Turnpike, Suite 220, Syosset, NY 11791-9036
518634634	+ Brian Gilberg, 1321 Flat Rock Road, Penn Valley, PA 19072-1214
518744480	+ Cooper University Health Care, P.O. Box 2090, Morrisville, NC 27560-2090
518459349	+ Discover, P.O Box 742655, Cincinnati, OH 45274-2655
518744481	+ ExcelCare Alliance, LLC, P.O. Box 14099, Belfast, ME 04915-4034
519047847	+ Hangley Aronchick Segal Pudlin & Schiller, c/o Matthew A. Hamermesh, 20 Brace Road, Suite 201, Cherry Hill, NJ 08034-2634
518459351	+ Hangley, Aronchick, Segal, Pudlin, & Schiller, c/o Cheryl L. Young, Esq., 401 Dekalb Street, 4th Floor, Norristown, PA 19401-4909
518459356	+ JP Morgan Chase Bank, N.A., MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
518459354	+ Jefferson Health - New Jersey, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
518459357	+ Kennedy University Hospital, c/o nThrive, 4500 Salisbury Road, Suite 460, Jacksonville, FL 32216-0954
518459361	+ Momjian Anderer LLC, One Commerce Square, 2005 Market Street, Suite 3510, Philadelphia, PA 19103-7013
518459363	+ Northbrook Hospital, 425 Woodbury - Turnersville Rd, Blackwood, NJ 08012-2960
518459364	+ Oaks Integrated Care, 770 Woodlane Road, Mount Holly, NJ 08060-3804
518459365	+ PA EZ-Pass, 300 E. Park Drive, #2729, Harrisburg, PA 17111-2729
518459366	+ Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406
518459367	+ Penn Princeton House Medicine, 351 New Albany Rd, Moorestown, NJ 08057-1117
518459369	+ Rowan Psychiatry, Rowan Medicine Dept. of Psychiatry, P.O. Box 71356, Philadelphia, PA 19176-1356
518744482	+ STAT Medical Transport, P.O. Box 13702 30th Street Station, Philadelphia, PA 19101-3702
518459374	+ The Heart House, 120 White Horse Pike, Suite 112, Haddon Heights, NJ 08035-1938
518459376	+ Weill Cornell Medicine, 575 Lexington Avenue, SUite 540, New York, NY 10022-6145
518459377	+ Weill Cornell Medicine, Harris & Harris, Ltd., 111 West Jackson Boulevard, Suite 400, Chicago, IL 60604-4135

TOTAL: 26

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 20 2023 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 20 2023 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518459339	Email/Text: bankruptcynotice@1fbusa.com	Jan 20 2023 20:44:00	1st Financial Bank USA, P.O. Box 1050, North Sioux City, SD 57049-1050
518459341	Email/Text: Bankruptcy@ICSystem.com		

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518459340	Email/PDF: bncnotices@becket-lee.com	Jan 20 2023 20:44:00	ATT Mobility, c/o IC System, 444 Highway 96 East, P.O. Box 64378, Saint Paul, MN 55164-0378
518982521	+ Email/Text: bkfilings@zwickerpc.com	Jan 20 2023 20:56:49	American Express, P. O. Box 1270, Newark, NJ 07101-1270
518459342	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 20 2023 20:45:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
518744479	+ Email/Text: caineweiner@ebn.phinsolutions.com	Jan 20 2023 20:43:00	Bank of America, N.A., P.O. Box 15019, Wilmington, DE 19886-5019
518459347	+ Email/Text: BAN5620@UCBINC.COM	Jan 20 2023 20:44:00	Caine & Weiner, 12005 Ford Road, Suite 300, Dallas, TX 75234-7262
518459348	^ MEBN	Jan 20 2023 20:40:39	Chase Bank USA, N.A., c/o United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
518459350	+ Email/Text: fggbanko@fgny.com	Jan 20 2023 20:44:00	Comcast Communications, c/o Waypoint Resource Group, P.O. Box 8588, Round Rock, TX 78683-8588
518459352	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 20 2023 20:44:00	Discover, c/o Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
518459345	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 20 2023 20:57:02	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518459344	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 20 2023 20:56:52	Chase, Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153
518459346	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 20 2023 20:57:03	Chase, Cardmember Services, P.O. Box 15123, Wilmington, DE 19850-5123
518459353	^ MEBN	Jan 20 2023 20:40:59	Chase, c/o Cardmember Services, P.O. Box 15123, Wilmington, DE 19850-5123
518459359	Email/PDF: resurgentbknotifications@resurgent.com	Jan 20 2023 20:56:45	Jefferson Health - New Jersey, c/o Financial Recoveries, P.O. Box 1388, Mount Laurel, NJ 08054-7388
518965762	Email/PDF: resurgentbknotifications@resurgent.com	Jan 20 2023 20:56:45	LVNV Funding LLC (Capital One, N.A.), c/o Resurgent Capital Services, P.O. Box 510090, Livonia, MI 48151-6090
518459358	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 20 2023 20:44:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518459360	Email/Text: EBN@Mohela.com	Jan 20 2023 20:44:00	Lexus Financial Services, P.O. Box 4102, Carol Stream, IL 60197-4102
518962629	Email/PDF: pa_dc_claims@navient.com	Jan 20 2023 20:57:04	Mohela, Department of Education, P.O. Box 790233, Saint Louis, MO 63179-0233
518459362	+ Email/PDF: pa_dc_claims@navient.com	Jan 20 2023 20:56:54	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
518459368	Email/Text: Bankruptcy.Notices@pnc.com	Jan 20 2023 20:43:00	Navient, P.O. Box 9000, Wilkes Barre, PA 18773-9000
519044949	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 20 2023 20:56:45	PNC Bank, N.A., William S. Demchak, Chairman, President, 222 Delaware Ave., Wilmington, DE 19899
518459373	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 20 2023 20:57:02	Portfolio Recovery Associates, LLC, c/o SAKS, POB 41067, Norfolk, VA 23541
518459372	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 20 2023 20:56:43	Saks Fifth Avenue, c/o Capital One, N.A., P.O. Box 30285, Salt Lake City, UT 84130-0285
			Saks Fifth Avenue, c/o Capital One Bank, N.A., P.O. Box 30285, Salt Lake City, UT 84130-0285

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518459370	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 20 2023 20:57:05	Saks Fifth Avenue, c/o Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541-0914
518459371	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 20 2023 20:57:03	Saks Fifth Avenue, P.O. Box 71106, Charlotte, NC 28272-1106
518799469	Email/PDF: bncnotices@becket-lee.com	Jan 20 2023 20:57:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518459375	+ Email/Text: Bankruptcy.Consumer@dish.com	Jan 20 2023 20:44:00	Verizon, c/o Receivables Performance Management, 20818 44th Avenue W., Suite 140, Lynnwood, WA 98036-7709

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Rochelle Bobman, Bort Law, 1260 Valley Forge Road, Suite 104, Phoenixville, PA 19460-2691
518459355	*+	Jefferson Health - New Jersey, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
518634632	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., William S. Demchak, Chairman, President, 222 Delaware Ave., Wilmington, DE 19899
519011048	*	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
aty	##+	Joseph A. McCormick, Jr., Joseph A. McCormick, Jr., P.A., 76 Euclid Avenue, Suite 103, Haddonfield, NJ 08033-2330
acc	##+	Guiliano Miller & Company, LLC, 140 Bradford Dr., Berlin Business Park, West Berlin, NJ 08091-9216

TOTAL: 0 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 22, 2023

Signature: \_\_\_\_\_

/s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Jenny R. Kasen	on behalf of Debtor Megan B. Gilberg jkasen@kasenlaw.com dkasen@kasenlaw.com
Joseph Marchand	jdmarchand@comcast.net jmarchand@comcast.net;jmarchand@ecf.axosfs.com
Joseph A McCormick, Jr.	on behalf of Trustee Joseph Marchand jmccormick@mcdowelllegal.com karen@mccormicknjlaw.com;Lorraine@mccormicknjlaw.com;Kathleen@mccormicknjlaw.com;Karen@mccormicknjlaw.com
Joseph A McCormick, Jr.	on behalf of Attorney Joseph McCormick jmccormick@mcdowelllegal.com karen@mccormicknjlaw.com;Lorraine@mccormicknjlaw.com;Kathleen@mccormicknjlaw.com;Karen@mccormicknjlaw.com

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Paul Stadler Pflumm

on behalf of Trustee Joseph Marchand ppflumm@mcdowelllegal.com  
kgresh@mcdowelllegal.com;tcuccuini@mcdowelllegal.com;lwood@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;kbrocious@mcdowelllegal.com;kwilliams@mcdowelllegal.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 7